

Monitor

MODEL/ATOM II

A publication of the Missouri Department of Higher Education

February 27, 2004

Database and Technical Information

It is important to know that the MDHE MODEL guarantor system and database is a separate database from the ASA database. All of the MDHE data resides on separate hardware, a separate version of the software, and is managed by a separate group of technical support experts at ASA. This set-up ensures that the data intended for the MDHE is not loaded or processed under ASA.

The MDHE database and the data center operations reside in Boston. The MDHE will access data using a T1 line and the Internet for real-time processing. As if they were located in Boston, processing performed by the MDHE staff will instantly update the database. Additionally, in Boston, ASA will manage the MODEL Direct and MODEL Gateway on behalf of the MDHE.

De-conversion Process Overview

Transactions and new loans may be submitted via e*CLIPS until the last run on Tuesday, March 30, 2004. As of March 31, 2004, e*CLIPS will be read-only for MDHE loans. Users will not be able to submit MDHE loans or transactions, nor will they be able to work rejects. The final run will be March 31, 2004, at 3:30 p.m. (Eastern). e*CLIPS will be updated after this run to ensure that the database is accurate as of that date.

Both e*CLIPS and ClipsLink will be available for read-only access through the month of April. As of close of business on

April 30, 2004, the MDHE database will be removed from e*CLIPS and MDHE information will no longer be accessible in either e*CLIPS or ClipsLink.

POP3/FTP

New loans and transactions sent via POP3 or FTP will be processed until the final run on March 30, 2004. Files received after this run will not be processed and submitters will be notified. The Guarantec Loan Originations staff will work MDHE rejects on March 31, 2004, until MDHE's final run at 3:30 p.m. (Eastern).

ATOM II to Require Lender Branch Code

In January 2004, MDHE staff began working with lenders and servicers to complete their profiles for the MODEL Enterprise system. As lenders and servicers were contacted, it became apparent that the current ATOM -50 or -51 lender branch codes would be necessary for ATOM II processing.

There are certain advantages to retaining the ATOM lender branch code:

ATOM II loans can be easily identified by schools, lenders, and MDHE staff.

By retaining the ATOM lender branch code, schools and lenders will not have to rely on lists or tables to determine if a loan was disbursed by ATOM II or by another entity.

Supports existing processes at lenders and lender servicers.

Most lenders or their servicers concluded that moving away from the ATOM branch code for ATOM II processing would have necessitated the need for large-scale system changes. By keeping the branch code, lenders and/or their servicers can keep their current loan origination and disbursement processes in place.

Ensures a smooth conversion to ATOM II processing.

Schools will be able to use the current ATOM lender list for ATOM II processing instead of keeping one list of lender codes for ATOM and a separate list for ATOM II.

One primary concern involves ATOM schools whose Financial Aid Management Systems (FAMS) do not support a lender branch code. In the past, the MDHE guarantor system was hard-coded to add the ATOM branch code for these schools. In the MODEL Enterprise system, this coding can be replicated using the School Specific Redirect option offered through the lender profile. MDHE staff identified those schools and will update the MODEL Enterprise system for those wishing to participate in ATOM II. Lenders who wish to participate in ATOM II in the future will be required to set up a lender profile that includes the -50 branch code.

What's coming up?

January - February

Customer Acceptance Testing (CAT)

February 26-27 and March 1-3

Training for schools

March 4

Training for lenders

April 1-12

Conversion

April 12

Go Live!

Correction: MODEL Direct Loan Change Function

At the 2003 MDHE Fall Workshops and in a previous *MODEL/ATOM II Monitor* it was stated that schools wishing to make post-disbursement changes would only be able to perform full disbursement cancellations using MODEL Direct. MDHE staff has since learned that this will not be the case.

Schools who will participate in ATOM II Stafford and/or PLUS Electronic Funds Transfer (EFT) will be able to perform post-disbursement changes such as school refunds and partial disbursement cancellations using MODEL Direct. Schools who will not receive ATOM II funds via EFT will not be able to perform these functions. ATOM II schools who receive funds via co-payable check will need to submit these changes to ATOM II staff for processing.

The MDHE apologizes for any confusion this error may have caused. This and other MODEL Direct functions will be demonstrated in the MODEL Direct/ATOM II training sessions being held February 27, and March 1-4. Please contact Vicky Buschjost at (573) 751-9441 to sign-up for a training session in your area



More important dates you should know

Claim Filing March 12, 2004

This is the last day for Guarantec to receive MDHE default and specialty claims. As of March 13, 2004, claim packages should be mailed to MDHE c/o ASA, Claims, P.O. Box 55757, Boston, MA 02205.

The claim receipt date will be the date the claim is received at ASA. Claims will be reviewed in the date order they are received at ASA.

In the event that Guarantec receives a claim package after the cutoff date of March 12, 2004, the claims will be forwarded to ASA for processing.

Lender Verification Certificate/Guarantec processing March 20, 2004

This is the deadline date for lender verification certificates (LVC) to be received by Guarantec. LVCs received after March 20, 2004, will be forward to ASA for processing at MDHE c/o ASA, P.O. Box 55754, Boston, MA 02205.

Default Aversion Assistance Requests / Pre-claim Filing March 25, 2004

This is the last day for Guarantec to receive default aversion assistance requests (DAAR). ASA will track electronic files and paper DAAR submissions and process each submission in the order they were received. It is important to note that files submitted between March 26, 2004, and March 31, 2004, will have system processed dates of April 1, 2004. Records submitted to hold on or after April 1, 2004, will have the date the file was received or the date it was manually added to the system.

Lenders are urged to bring any incomplete or unaccepted DAAR records to completion before this date since any incomplete records will not be captured in the data extract and will need to be forwarded to ASA for processing. In addition, between March 26, 2004, and March 31, 2004, lenders are encouraged to

submit time-sensitive DAARs via fax at (617) 728-4525, Attn: Brian Hamilton, Urgent DAAR.

Non-urgent paper DAAR requests should be mailed to MDHE c/o ASA, DAAR/PCA, P.O. Box 55757, Boston, MA 02205.

Electronic Files received by Guarantec after March 25, 2004, will be rejected and returned to the sending organization so they can be redirected to ASA. Paper DAARs received by Guarantec after the cutoff date will be forwarded to ASA for entry to the system when MODEL becomes available.

For FTP information please contact Brian Hamilton, at ASA, at (800) 999-9080, ext. 4240.

Application Processing/New Guarantee Requests March 30, 2004

This is the last day that Guarantec will accept files or paper applications for MDHE guarantee. It is strongly suggested that MDHE lenders track outstanding applications during the final processing days with Guarantec since any record not brought to approval in this timeframe will need to be resubmitted to ASA for processing.

Submit Files March 31, 2004

Lenders are encouraged to submit their application files to ASA. The electronic files will be held by ASA and once data mapping and conversion is complete, ASA will begin loading files in the date order that they were received. Please note that files submitted with a March 31, 2004, date will have an April 1, 2004, guarantee date since the system will not backdate prior to April 1, 2004.

In the event a file is submitted to Guarantec on or after March 31, 2004, Guarantec will reject the file of the sending organization and notify the MDHE. The sending organization will be contacted by either the MDHE or ASA to communicate proper protocols.

Important facts for the conversion

LOA OVERLAY

In the conversion process the new system will replace the current insurance ID with a unique loan ID. Loans guaranteed on the new MODEL system will automatically be assigned this loan ID, but for those loans converted to MODEL, ASA will be assigning a loan ID, eliminating the insurance ID. In the best interest of the lenders and various processing routines that use unique IDs, ASA developed a process called the LOA OVERLAY.

The LOA OVERLAY uses the lender manifest submission and where there is a match tags the file with the loan ID. If there is no match the file is tagged NO MATCH. This file is returned to the lender so they can overlay the insurance ID with the new MODEL loan ID. The loan OVERLAY is not required for conversion, but has proven to be an excellent tool for lenders.

Lender Manifest Submissions

ASA is set to receive monthly manifest submissions on behalf of MDHE lender clients. Lenders/servicers currently on a quarterly cycle are encouraged to move to a monthly cycle. Please contact Brian Hamilton, at ASA, at (800) 999-9080, ext. 4240.

For Your Information

Social Security Numbers (SSN)

Due to previous confusion, the MDHE would like to clarify that the MODEL Enterprise system will not require dashes/hyphens to be used with SSNs.

Paper Documents Mailed to Guarantec

To ensure that documents in the mail reach ASA for processing, items mailed to Guarantec after the final processing deadlines, will be forwarded by the post office to the ASA address: MDHE c/o ASA, P.O. Box 55757, Boston, MA 02205.

Contacting ASA by Phone

ASA will retain the existing MDHE - Guarantec 800 number [(800) 824-4893]. This telephone number will be switched to ASA on April 1, 2004. ASA and the MDHE will be distributing to all clients a list of extensions for the ASA processing staff.

Additionally, ASA has built a call center for the MDHE schools. The call center staff is assigned to specific schools based in the MDHE territories. Schools will use the 800 number and can dial their representative directly using an assigned extension.

[www.dhe.mo.gov/ model/index.htm](http://www.dhe.mo.gov/model/index.htm)

Designed to serve as a reference tool for our school and lender partners, the MODEL and ATOM II web site has a wealth of information regarding conversion including background information, frequently asked questions, contact information, training information, and more.

Check it out!

For questions....

regarding conversion to MODEL, contact:

Scott Giles
Director of Missouri Student Loan Group
(573) 522-1318
scott.giles@dhe.mo.gov

Susanne Medley
Director of Communications and Customer Assistance
(573) 522-1377
susanne.medley@dhe.mo.gov

Jenny Huthman
Guarantor Client Manager
American Student Assistance (ASA)
(660) 248-9937
jhuthman@amsa.com

regarding ATOM II, contact:

Keith Broadus
Senior Associate of Technology
(573) 526-0876
keith.broadus@dhe.mo.gov

regarding system requirements, contact:

Gina Hodge
Director of Information Technology
(573) 526-1583
gina.hodge@dhe.mo.gov



Did you know...

that MODEL supports multiple contacts for schools and lenders?
Therefore, reports go directly to the appropriate staff.

Coming up next week...

Consolidation